

Table I. C. 4(2000) Percent of private-sector employees enrolled in a health insurance plan that have single coverage by firm size and selected characteristics: United States, 2000

| Characteristics               | Total  | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-------------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States                 | 46. 2% | 57. 2%                 | 55. 2%            | 53. 7%            | 49. 1%            | 40. 5%                 | 55. 7%                 | 43. 6%               |
| Industry group **             |        |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.        | 42. 3% | 43. 9%                 | 49. 1%            | 52. 8%            | 41. 8%            | 35. 2%                 | 48. 6%                 | 38. 3%               |
| Mining and manufacturing      | 37. 7% | 51. 2%                 | 49. 8%            | 47. 0%            | 42. 8%            | 32. 4%                 | 50. 2%                 | 36. 0%               |
| Construction                  | 45. 9% | 45. 1%                 | 50. 4%            | 45. 8%            | 50. 6%            | 34. 0%                 | 47. 6%                 | 43. 9%               |
| Utilities and transp.         | 38. 0% | 47. 5%                 | 51. 5%            | 41. 8%            | 43. 2%            | 35. 6%                 | 46. 2%                 | 37. 1%               |
| Wholesale trade               | 42. 5% | 57. 9%                 | 49. 7%            | 55. 3%            | 39. 5%            | 34. 7%                 | 56. 4%                 | 37. 4%               |
| Fin. svcs. and real est.      | 43. 4% | 55. 7%                 | 51. 5%            | 53. 4%            | 48. 5%            | 39. 9%                 | 52. 9%                 | 41. 9%               |
| Retail trade                  | 52. 4% | 60. 1%                 | 57. 4%            | 55. 2%            | 53. 4%            | 49. 3%                 | 58. 0%                 | 50. 6%               |
| Professional services         | 49. 1% | 60. 4%                 | 61. 0%            | 56. 3%            | 52. 4%            | 42. 0%                 | 59. 4%                 | 45. 8%               |
| Other Services                | 56. 0% | 63. 0%                 | 58. 8%            | 64. 6%            | 57. 6%            | 51. 2%                 | 61. 5%                 | 54. 4%               |
| Ownership                     |        |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated      | 45. 0% | 56. 2%                 | 54. 5%            | 52. 7%            | 48. 0%            | 39. 7%                 | 54. 8%                 | 42. 5%               |
| For profit, unincorporated    | 54. 2% | 60. 1%                 | 60. 3%            | 56. 2%            | 52. 0%            | 45. 5%                 | 59. 4%                 | 49. 6%               |
| Nonprofit                     | 50. 0% | 56. 0%                 | 56. 8%            | 59. 9%            | 52. 6%            | 43. 4%                 | 57. 4%                 | 48. 4%               |
| Unknown                       | 43. 2% | *****                  | 40. 3% *          | 34. 3%            | 43. 0%            | 43. 2%                 | 33. 6% *               | 43. 2%               |
| Age of firm                   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years             | 55. 0% | 61. 6%                 | 57. 7%            | 57. 7%            | 45. 3%            | 39. 3%                 | 59. 7%                 | 46. 2%               |
| 5-9 years                     | 53. 3% | 53. 5%                 | 57. 9%            | 54. 5%            | 52. 7%            | 46. 6%                 | 54. 7%                 | 51. 7%               |
| 10-19 years                   | 52. 0% | 57. 5%                 | 53. 4%            | 55. 3%            | 51. 9%            | 44. 9%                 | 55. 9%                 | 49. 2%               |
| 20 or more years              | 46. 3% | 54. 9%                 | 54. 9%            | 52. 5%            | 49. 0%            | 40. 6%                 | 54. 4%                 | 44. 5%               |
| Unknown                       | 39. 7% | *****                  | 44. 0% *          | 48. 7%            | 41. 7%            | 39. 6%                 | 45. 6%                 | 39. 7%               |
| Multi/single status           |        |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations           | 42. 5% | 51. 2%                 | 52. 0%            | 52. 8%            | 48. 3%            | 40. 3%                 | 53. 4%                 | 42. 2%               |
| 1 location only               | 54. 4% | 57. 3%                 | 55. 6%            | 54. 0%            | 50. 9%            | 50. 3%                 | 55. 9%                 | 52. 0%               |
| Percent full-time employees   |        |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%                 | 55. 9% | 50. 2%                 | 49. 5%            | 62. 1%            | 61. 0%            | 54. 1%                 | 55. 1%                 | 56. 1%               |
| 25-49%                        | 56. 4% | 61. 9%                 | 61. 0%            | 68. 8%            | 60. 1%            | 51. 2%                 | 63. 7%                 | 54. 7%               |
| 50-74%                        | 51. 8% | 59. 2%                 | 57. 7%            | 62. 8%            | 58. 2%            | 44. 8%                 | 59. 3%                 | 49. 5%               |
| 75% or more                   | 45. 0% | 56. 8%                 | 54. 8%            | 52. 1%            | 47. 6%            | 39. 4%                 | 55. 0%                 | 42. 3%               |
| Union presence                |        |                        |                   |                   |                   |                        |                        |                      |
| No union employees            | 49. 0% | 57. 9%                 | 56. 5%            | 55. 7%            | 51. 4%            | 42. 6%                 | 56. 8%                 | 46. 3%               |
| Has union employees           | 35. 7% | 46. 8%                 | 41. 4%            | 33. 3%            | 38. 3%            | 34. 9%                 | 41. 1%                 | 35. 3%               |
| Unknown                       | 42. 1% | 56. 6%                 | 30. 0% *          | 54. 3%            | 34. 3%            | 42. 4%                 | 42. 7%                 | 42. 0%               |
| Percent low wage employees ** |        |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage          | 60. 9% | 64. 5%                 | 64. 5%            | 65. 0%            | 60. 3%            | 56. 2%                 | 64. 7%                 | 59. 4%               |
| Less than 50% low wage        | 46. 4% | 55. 8%                 | 53. 8%            | 50. 9%            | 46. 7%            | 38. 3%                 | 53. 9%                 | 43. 0%               |
| Unknown                       | 40. 6% | 56. 5%                 | 41. 8%            | 49. 8%            | 44. 6%            | 40. 1%                 | 52. 6%                 | 40. 4%               |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4(2000) Standard error for percent of private-sector employees enrolled in a health insurance plan that have single coverage by firm size and selected characteristics: United States, 2000

| Characteristics                      | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|--------------------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States                        | 0.36% | 0.96%                  | 1.17%             | 0.92%             | 1.04%             | 0.31%                  | 0.52%                  | 0.38%                |
| <b>Industry group **</b>             |       |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.               | 3.00% | 4.74%                  | 7.03%             | 7.77%             | 9.19%             | 7.55%                  | 3.70%                  | 3.50%                |
| Mining and manufacturing             | 0.52% | 3.57%                  | 3.32%             | 1.07%             | 1.36%             | 0.81%                  | 1.85%                  | 0.54%                |
| Construction                         | 1.08% | 2.82%                  | 0.82%             | 2.15%             | 1.77%             | 5.00%                  | 1.56%                  | 1.92%                |
| Utilities and transp.                | 1.57% | 5.79%                  | 4.76%             | 4.15%             | 2.65%             | 1.72%                  | 3.22%                  | 1.61%                |
| Wholesale trade                      | 0.84% | 3.94%                  | 4.12%             | 2.27%             | 2.10%             | 1.43%                  | 1.32%                  | 0.90%                |
| Fin. svcs. and real est.             | 0.91% | 2.74%                  | 3.69%             | 2.65%             | 1.73%             | 1.11%                  | 2.05%                  | 0.92%                |
| Retail trade                         | 0.61% | 1.73%                  | 3.03%             | 1.84%             | 1.60%             | 1.21%                  | 1.58%                  | 0.95%                |
| Professional services                | 0.85% | 1.09%                  | 1.42%             | 2.36%             | 1.78%             | 0.83%                  | 0.85%                  | 1.02%                |
| Other Services                       | 1.28% | 2.19%                  | 2.76%             | 1.68%             | 2.73%             | 1.58%                  | 1.47%                  | 1.50%                |
| <b>Ownership</b>                     |       |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated             | 0.41% | 0.92%                  | 1.15%             | 0.93%             | 1.10%             | 0.40%                  | 0.76%                  | 0.38%                |
| For profit, unincorporated           | 0.96% | 1.84%                  | 3.10%             | 3.22%             | 3.22%             | 2.24%                  | 1.06%                  | 1.64%                |
| Nonprofit                            | 1.17% | 3.47%                  | 3.69%             | 2.10%             | 1.60%             | 1.04%                  | 1.94%                  | 1.27%                |
| Unknown                              | 1.83% | *****                  | 12.76% *          | 9.43%             | 4.64%             | 1.88%                  | 10.69% *               | 1.83%                |
| <b>Age of firm</b>                   |       |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years                    | 1.38% | 1.76%                  | 2.77%             | 3.70%             | 3.26%             | 5.40%                  | 1.22%                  | 2.12%                |
| 5-9 years                            | 0.87% | 1.39%                  | 2.38%             | 3.04%             | 3.49%             | 2.10%                  | 1.43%                  | 1.32%                |
| 10-19 years                          | 0.83% | 1.33%                  | 1.95%             | 1.98%             | 1.80%             | 1.37%                  | 0.88%                  | 1.31%                |
| 20 or more years                     | 0.49% | 1.59%                  | 1.44%             | 1.16%             | 1.06%             | 0.52%                  | 1.17%                  | 0.58%                |
| Unknown                              | 0.47% | *****                  | 14.52% *          | 7.07%             | 3.09%             | 0.47%                  | 10.48%                 | 0.46%                |
| <b>Multi/single status</b>           |       |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations                  | 0.40% | 5.51%                  | 3.06%             | 0.97%             | 1.38%             | 0.33%                  | 1.64%                  | 0.40%                |
| 1 location only                      | 0.39% | 0.95%                  | 1.36%             | 1.14%             | 0.99%             | 2.96%                  | 0.56%                  | 0.60%                |
| <b>Percent full-time employees</b>   |       |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%                        | 2.59% | 4.87%                  | 8.82%             | 4.09%             | 4.50%             | 3.17%                  | 4.46%                  | 2.49%                |
| 25-49%                               | 1.62% | 4.41%                  | 4.26%             | 2.91%             | 2.59%             | 1.89%                  | 1.41%                  | 1.86%                |
| 50-74%                               | 0.94% | 2.08%                  | 2.10%             | 2.33%             | 1.76%             | 1.14%                  | 1.55%                  | 1.03%                |
| 75% or more                          | 0.39% | 1.14%                  | 1.14%             | 0.98%             | 1.16%             | 0.37%                  | 0.48%                  | 0.43%                |
| <b>Union presence</b>                |       |                        |                   |                   |                   |                        |                        |                      |
| No union employees                   | 0.39% | 0.85%                  | 1.10%             | 0.91%             | 0.98%             | 0.44%                  | 0.53%                  | 0.48%                |
| Has union employees                  | 0.40% | 4.47%                  | 3.25%             | 3.18%             | 1.93%             | 0.55%                  | 2.05%                  | 0.46%                |
| Unknown                              | 1.69% | 7.74%                  | 10.31% *          | 9.14%             | 5.97%             | 1.59%                  | 5.76%                  | 1.73%                |
| <b>Percent low wage employees **</b> |       |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage                 | 0.51% | 1.21%                  | 2.77%             | 1.56%             | 1.03%             | 1.08%                  | 1.05%                  | 0.50%                |
| Less than 50% low wage               | 0.46% | 1.10%                  | 1.11%             | 1.00%             | 1.11%             | 0.45%                  | 0.49%                  | 0.54%                |
| Unknown                              | 0.48% | 4.69%                  | 8.23%             | 6.39%             | 2.57%             | 0.49%                  | 4.64%                  | 0.49%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.

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